

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

TRACIE P BELTRAN  
JORGE BELTRAN  
Debtor(s)

Case No. 18-15757-MDC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/30/2018.
- 2) The plan was confirmed on 07/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/18/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,156.65.
- 10) Amount of unsecured claims discharged without full payment: \$92,404.58.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$23,772.99
Less amount refunded to debtor	\$390.80

**NET RECEIPTS: \$23,382.19**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,888.88
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,388.88**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	488.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	396.00	NA	NA	0.00	0.00
AES/PNC BANK	Unsecured	164.00	NA	NA	0.00	0.00
AES/PNC BANK	Unsecured	100.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	498.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	498.00	615.14	615.14	200.56	0.00
BARCLAYS BANK DELAWARE	Unsecured	89.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	62.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,038.00	1,976.76	1,976.76	644.50	0.00
CHASE CARD SERVICES	Unsecured	6,940.00	NA	NA	0.00	0.00
CHESTER COUNTY HOSPITAL	Unsecured	353.40	NA	NA	0.00	0.00
CITADEL FEDERAL CREDIT	Unsecured	32,706.87	NA	NA	0.00	0.00
CITADEL FEDERAL CREDIT UNION	Secured	32,706.87	NA	NA	0.00	0.00
CITIBANK, N.A.	Unsecured	NA	9,352.84	9,352.84	3,049.39	0.00
COMENITY BANK/VICTORIA SECRET	Unsecured	325.00	NA	NA	0.00	0.00
ECMC	Unsecured	NA	239.57	239.57	78.11	0.00
ECMC	Unsecured	NA	799.83	799.83	260.77	0.00
GLHEC & AFF ODO GLHEGC	Unsecured	NA	8,659.37	8,659.37	2,823.29	0.00
LVNV FUNDING	Unsecured	11,798.00	11,798.31	11,798.31	3,846.71	0.00
NAVIENT	Unsecured	8,808.00	NA	NA	0.00	0.00
PECO	Unsecured	NA	789.48	789.48	257.40	0.00
PENNYMAC LOAN SERVICES LLC	Secured	363,146.00	363,757.37	1,191.52	1,191.52	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,442.00	4,469.22	4,469.22	1,457.14	0.00
RESURGENT CAPITAL SVCS	Unsecured	2,248.00	2,244.82	2,244.82	731.90	0.00
TD BANK USA N.A.	Unsecured	NA	4,169.37	4,169.37	1,359.38	0.00
TNB-VISA (TV) / TARGET	Unsecured	3,956.00	NA	NA	0.00	0.00
U.S. BANK NATIONAL ASSOCIATION I	Unsecured	6,577.00	6,418.39	6,418.39	2,092.64	0.00
VISA DEPT STORE NATIONAL	Unsecured	2,787.00	NA	NA	0.00	0.00
WELLS	Unsecured	NA	2,906.70	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,191.52	\$1,191.52	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,191.52</b>	<b>\$1,191.52</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$51,533.10</b>	<b>\$16,801.79</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,388.88</u>
Disbursements to Creditors	<u>\$17,993.31</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$23,382.19</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/29/2024

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.